This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-20 (canceled)

21.   (previously presented) A method of processing customer transactions, which comprises the steps of:

providing a plurality of customer facing utility systems;

providing a plurality of street side utility systems which operate to communicate with financial exchanges to execute customer orders;

providing a firm side utility system which operates to settle orders and update account balances;

providing a plurality of sets of customer facing data, wherein each set of customer facing data has a corresponding customer facing utility system;

wherein each set of customer facing data includes a first type of data which can be written to by its corresponding customer facing utility system, and a second type of data which is provided by the firm side system, and the second type of data cannot be written to by the corresponding customer facing utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the corresponding customer facing utility system;

providing a set of firm data which includes a first type of data which is provided by the customer facing utility systems and the first type of data cannot be written to by the firm utility system, and a second type of data which can be written to by the firm utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the firm utility;

providing a plurality of sets of street side facing data, wherein each set of street side facing data has a corresponding street side utility system;

wherein each set of street side facing data includes a first type of data which is provided by the customer facing utility systems, and the first type of data cannot be written to by the corresponding street side system, and a second type of data which is

Atty Docket No.: SCHB-3600
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